

CERTIFICATE OF SERVICE

DEBTOR 1 NAME: RAY L PEAVY
DEBTOR 2 NAME: DEBORA A PEAVY

CASE NUMBER: 1137051

I Robert J Wallace, Jr. certify under penalty of perjury that I have served the attached document on the below listed entities in the manner shown on 12/21/2016 :

By First Class Mail :

% AT&T Services, Inc., James Grudus, Esq., One AT&T Way, Room 3A218, Bedminster NJ 07921
AMERICAN HOME MORTGAGE SERVICING, INC., 1525 S. Beltline Road, Coppell TX 75019
Acs State And Local, 3555 Timmons Ln Ste 680, Houston TX 77027
AmeriCredit Financial Services, Inc., PO Box 183853, Arlington TX 76096
AmeriCredit Financial Services, Inc., PO Box 183853, Arlington, Texas 76096, Arlington 76096
American Home Mortgage Servicing, Inc., Bankruptcy Department, 1525 S. Beltline Road, suite 100 N, Coppell TX 75019
American Home Mtg Srv, AHMSI, 1525 S. Beltline Rd, Coppell TX 75019
American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City OK 73124-8848
Americredit, Po Box 181145, Arlington TX 76096
Asset Acceptance LLC, P.O. BOX 2036, Warren MI 48090
Asset Acceptance Llc, Attn: Bankruptcy, PO Box 2036, Warren MI 48090
Capio Partners LLC, Quantum3 Group LLC, PO Box 788, Kirkland WA 98083-0788
Central Financial Control, Attn: Bankruptcy, PO Box 66044, Anaheim CA 92806
Christopher Todd Morrison, P.C., 1306 Dorothy Street, Houston TX 77008
Christopher Todd Morrison, Attorney at Law, 1306 Dorothy Street, Houston TX 77008
Debora A. Peavy, 8406 Storm Creek Ct., Houston TX 77088
Debt Recovery Solution, Attention: Bankruptcy, PO Box 9001, Westbury NY 11590
Dr Bharat Pothuri, 212 NW Freeway, Ste 545, Cypress TX 77429
Dr Frederick Rushford, 13300 Hargrave Suite 505, Houston TX 77070
Dr. Mukarram Baig, 21216 NW Freeway Ste 330, Cypress TX 77429
FIRST FINANCIAL PORTFOLIO MANAGEMENT INC, c/o Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617 56302-9617
Financial Corporation Of America, Attn: Bankruptcy, PO Box 203500, Austin TX 78720
Fincher Mtrs, 8245 North Frwy, Houston TX 77037
Gemb/JC Penny, Attention: Bankruptcy, PO Box 103104, Roswell GA 30076
Granite Recovery LLC, c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605 33131-1605
Home Comings Financial, Attention: Bankruptcy Dept, 1100 Virginia Drive, Fort Washington PA 19034
I C System Inc, Po Box 64378, Saint Paul MN 55164
INTERNAL REVENUE SERVICE (Chapter 13 Notice), P O Box 7346, Philadelphia PA 19101-7346, 19101-7346
IRS, 1919 Smith Street, STOP 5024 HOU, Houston TX 77002
IRS, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia PA 19101-7346
LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville SC 29603-0587
Merrick Bank, c/o Resurgent Capital Services, PO Box 10368, Greenville SC 29603-0368
Midland Funding LLC by American InfoSource L, PO Box 4457, Houston TX 77210-4457
Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457, Houston TX 77210-4457
NATIONAL CAPITAL MANAGEMENT, LLC, 8245 Tournament Drive, Suite 230, Memphis TN 38125
National Capital Management, LLC, 8245 Tournament Drive, Suite 230, Memphis TN 38125
National Credit Soluti, PO Box 15779, Oklahoma City OK 73155
North Star Capital Acquisition, 170 Northpointe Pkwy, Suite 300, Amherst NY 14228
OCWEN LOAN SERVICING, LLC AS MORTGAGE SERVICE, OCWEN LOAN SERVICING
Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department, P.O BOX 24605, West Palm Beach FL 33416-4605
PRA Receivables Management LLC, PO Box 41067, Norfolk VA 23541
Pentagroup Financial, 5959 Corporate Dr., Suite 1400, Houston TX 77036

Via ECF on the date the pleading was filed:
Debtor's Attorney

I certify that I have prepared the Certificate of Service and that it is a true and correct copy to the best of my knowledge, information and belief.

Date : 12/21/2016

Signature : Robert J. Wallace, Jr.

Premium Graphics, Inc.
2099 Thomas Road Suite 10
Memphis, TN 38134

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DEBTOR 1 NAME: RAY L PEAVY
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CASE NUMBER: 1137051

I Robert J Wallace, Jr. certify under penalty of perjury that I have served the attached document on the below listed entities in the manner shown on 12/21/2016 :

By First Class Mail :
RPM, Inc, PO Box 925, Rosemont IL 60018-0925
Ray L. Peavy, 8406 Storm Creek Ct., Houston TX 77088
Rjm Acq Llc, 575 Underhill Blvd. Suite 224, Syosset NY 11791
Rjm Acquisitions Llc, 575 Underhill Blvd, Suite 224, Syosset NY 11791
Santander Consumer USA Inc., as servicer for, 8585 N Stemmons Fwy, Ste. 1100N, Dallas TX 75247
Santander Consumer Usa, Po Box 961245, Ft Worth TX 76161
Scott & Sons, 6402 N. Shepard, Houston TX 77091
Security Credit Services, LLC, c/o Five Lakes Agency Inc, PO Box 80730, Rochester, MI 48308 Rochester MI
Security Credit Services, LLC, c/o Five Lakes Agency, Inc., P.O. Box 80730, Rochester MI 48308-0730
Security Credit Services, c/o Five Lakes Agency Inc, PO Box 80730, Rochester, MI 48308 Rochester MI
Sprint, 899 Eaton Ave., Bethlehem PA 18025-0023
Stephani Smith-Sham MD, 11302 Fallbrook Suite 302, Houston TX 77065-4235
Txu Electric, PO Box 650393, Dallas TX 75265
US Trustee, Office of the US Trustee, 515 Rusk Ave, Ste 3516 Houston TX 77002
United Resource System, 10075 W Colfax Ave, Lakewood CO 80215
United States Bankruptcy Court, PO Box 61010, Houston TX 77208
Wells Fargo Bank, National Association as Tr, Wells Fargo Bank
Wells Fargo Bank, National Association, c/o Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department, P.O. BOX 24605 West Palm Beach FL 33416-4605
West Asset Management, PO Box 725409, Atlanta GA 31139
Wfnnb/ny&c, 220 W Schrock Rd, Westerville OH 43081
William E. Heitkamp, Office of Chapter 13 Trustee, 9821 Katy Freeway, Ste 590 Houston TX 77024
Woolnds Fin, P.o. Box 9919, The Woodlands TX 77387

Via ECF on the date the pleading was filed:
Debtor's Attorney

I certify that I have prepared the Certificate of Service and that it is a true and correct copy to the best of my knowledge, information and belief.

Date : 12/21/2016

Signature : Robert J. Wallace, Jr.

Premium Graphics, Inc.
2099 Thomas Road Suite 10
Memphis, TN 38134

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

In re:

RAY L PEAVY
DEBORA A PEAVY
Debtor(s)

Case No. 11-37051-H5-13

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

William E. Heitkamp, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/18/2011.
- 2) The plan was confirmed on 02/21/2012.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 08/11/2016.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$35,647.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$89,216.26
Less amount refunded to debtor	\$2,123.94

NET RECEIPTS:**\$87,092.32****Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,424.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,863.39
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:**\$6,287.39**

Attorney fees paid and disclosed by debtor:

\$76.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACS STATE AND LOCAL	Unsecured	181.00	NA	NA	0.00	0.00
AMERICAN INFOSOURCE LP	Unsecured	NA	719.73	719.73	78.83	0.00
ASSET ACCEPTANCE	Unsecured	NA	404.11	404.11	44.26	0.00
ASSET ACCEPTANCE	Unsecured	1,404.00	1,404.57	1,404.57	153.83	0.00
CENTRAL FINANCIAL CONTROL	Unsecured	97.00	NA	NA	0.00	0.00
DEPT RECOVERY SOLUTION	Unsecured	352.00	NA	NA	0.00	0.00
DR BHARAT POTHURI	Unsecured	110.00	NA	NA	0.00	0.00
DR FREDERICK RUSHFORD	Unsecured	330.00	NA	NA	0.00	0.00
DR MUKARRAM BAIG	Unsecured	350.00	NA	NA	0.00	0.00
FINANCIAL CORPORATION OF AMER	Unsecured	655.00	NA	NA	0.00	0.00
FINANCIAL CORPORATION OF AMER	Unsecured	81.00	NA	NA	0.00	0.00
GEMB/JC PENNEY	Unsecured	0.00	NA	NA	0.00	0.00
I C SYSTEM, INC.	Unsecured	205.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE***	Unsecured	4,500.00	7,538.70	7,538.70	825.63	0.00
INTERNAL REVENUE SERVICE***	Priority	8,783.60	8,783.60	8,783.60	8,783.60	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	11,738.24	11,738.24	1,285.59	0.00
LVNV FUNDING LLC ***	Unsecured	NA	1,949.82	1,949.82	213.55	0.00
MERRICK BANK	Unsecured	NA	903.49	903.49	98.95	0.00
MIDLAND FUNDING LLC	Unsecured	NA	1,744.72	1,744.72	191.08	0.00
OCWEN LOAN SERVICING LLC	Secured	4,255.12	4,255.12	4,255.12	4,255.12	0.00
OCWEN LOAN SERVICING LLC	Secured	0.00	0.00	0.00	40,880.34	0.00
PENTAGROUP FINANCIAL LLC	Unsecured	473.00	NA	NA	0.00	0.00
PLAINS COMMERCE BANK	Unsecured	770.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Secured	13,964.13	13,964.13	11,625.00	11,625.00	988.56
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	0.00	2,339.13	256.19	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	12,552.00	12,625.35	12,625.35	1,382.76	0.00
RJM ACQUISITIONS LLC	Unsecured	84.00	84.12	84.12	9.22	0.00
RPM INC	Unsecured	331.00	NA	NA	0.00	0.00
SCOTT & SONS	Secured	9,371.00	8,670.00	8,670.00	8,670.00	941.17
Security Credit Services	Unsecured	770.00	770.61	770.61	84.40	0.00
SOUTHWESTERN BELL TELEPHONE	Unsecured	345.00	336.42	336.42	36.85	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
STEPHANIE D SMITH-SHAM MD	Unsecured	50.00	NA	NA	0.00	0.00
TXU ELECTRIC COMPANY	Unsecured	71.00	NA	NA	0.00	0.00
UNITED RESOURCE SYSTEM	Unsecured	457.00	NA	NA	0.00	0.00
WEST ASSET MANAGEMENT	Unsecured	5,955.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$40,880.34	\$0.00
Mortgage Arrearage	\$4,255.12	\$4,255.12	\$0.00
Debt Secured by Vehicle	\$20,295.00	\$20,295.00	\$1,929.73
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$24,550.12	\$65,430.46	\$1,929.73
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$8,783.60	\$8,783.60	\$0.00
TOTAL PRIORITY:	\$8,783.60	\$8,783.60	\$0.00
GENERAL UNSECURED PAYMENTS:	\$42,559.01	\$4,661.14	\$0.00

Disbursements:

Expenses of Administration	<u>\$6,287.39</u>	
Disbursements to Creditors	<u>\$80,804.93</u>	
TOTAL DISBURSEMENTS :		<u>\$87,092.32</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/20/2016

By: /s/ William E. Heitkamp

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.